



Order Filed on February 20, 2024
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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Attorney for Specialized Loan Servicing LLC as

servicing agent for Federal Home Loan

Mortgage Corporation, as Trustee for the benefit

of the Freddie Mac Seasoned Loans Structured

Transaction Trust, Series 2021-1

In re:

Jacqueline Smith

Debtor.

Chapter 13

Case No. 20-23171-SLM

Hearing Date: December 13, 2023

Judge Stacey L. Meisel

ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: February 20, 2024

A handwritten signature in cursive script that reads "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Debtor: Jacqueline Smith
Case No.: 20-13171-SLM
Caption of Order: **ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-1 (“Creditor”), whereas the post-petition arrearage is in the amount of \$4,405.43 as of December 9, 2023, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **657 E. Grand Avenue, Rahway, New Jersey 07065** (“Property”) provided that the Debtors comply with the following:

- a. On or before **December 31, 2023**, the Debtor shall cure the post-petition arrearage amount, **\$4,405.43**, by making payment in full of directly to Creditor; and
 - b. The Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **January 1, 2024** payment.
2. All direct payments due hereunder not otherwise paid by telephone and/or electronic payment, shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order if the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11

U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 to be paid through the Chapter 13 Plan.